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Washington, D.C. 20231

On April 11, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Sara B. McPeak

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Robert Degen et al.

Application No.: 10/091,000

Filed: March 4, 2002

For: MONEY TRANSFER
EVALUATION SYSTEMS AND
METHODS

Art Unit: Unassigned

Examiner: Unassigned

PRELIMINARY AMENDMENT

Box Missing Parts

Assistant Commissioner for Patents
U. S. Patent and Trademark Office
Washington, D.C. 20231

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks which are in response to the *Notice to File Missing Parts of Nonprovisional Application* mailed March 20, 2002.

IN THE SPECIFICATION:

Please substitute the following paragraphs 19, 65, 69, 83, 84 and 85 for these paragraphs in the original specification. A clean copy of these paragraphs is represented herein and a marked-up copy of the substituted paragraphs showing the

The sequence of numbering for the ten drawings (Figs. 8a-8m), as filed, was merely not consecutive.

In order to comply with the Notice of Missing Parts, Applicants have relabeled the drawings under Fig. 8 consecutively. These ten drawings are now labeled Figs. 8a-8j. Enclosed is a complete set of drawings (22 pages, Figs. 1-11) with all consecutive corrections made to Fig. 8 and with all margin corrections as requested in the Notice of Missing Parts. Also enclosed are the previous non-consecutive Figs. 8k and 8m with the figure number changes of 8i and 8j respectively made in red ink. Applicants have modified the specification above to match the relabeled figures.

REMARKS

Substitute drawings have been filed to comply with the requests of the Notice to File Missing parts dated March 20, 2002. The specification has been modified above to match the relabeled figures in the drawings. No new matter has been added. Consideration of the subject application as amended is respectfully requested.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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VERSION WITH MARKINGS TO SHOW CHANGES MADE

[19] Figs. 8a-8j [8m] illustrate the reference designator list of Fig. 5 augmented using data from the record of Fig. 4 in accordance with methods illustrated in Figs. 7a-7c;

[65] In conjunction with Figs. 8a-8j [8m], Fig. 7c illustrates one particular embodiment of the present invention where both sPhone 309 and rPhone 337 are compared with phone field 520, sNameLast 301, sNameFirst 307 and rNameLast 329, rNameFirst 333 are compared with name fields 510, 515, first for exact matches and subsequently for phonetic matches. Referring to Fig. 7c, the description proceeds in relation to money transfer record 310 with analysis of the record being reflected in an updated reference designator list 500c as illustrated in Fig. 8a.

[69] The indicators (R0) and (R1) are included for illustration with R0 indicating that the included information was part of the initial reference designator list 500a and R1 indicating the included information was added to the reference designator list 500a from record 310. These designators are for convenience in understanding the following development of reference designator list 500 as it is illustrated in Figs. 8a-8j [8m]. The following development includes use of R0-R10 corresponding to the initial reference designator list 500a and information added to the list from records 310, 315, 320, 325, 330, 335, 340, 345, 350.

[83] This association is accomplished by adding relevant information from record 350 to reference designator 555b. The updated reference designator 555 is illustrated as reference designator 555c on Fig. 8i [8k]. Reference designator 555c includes added sPhone 309 in phone field 520 of reference designator 555c. Further, a new master location in is added in MasterLocationIn field 525 based on the new sAgentNumber 317. Time stamp 535 is updated to sDate 319 because sDate is more recent than the previous time stamp (block 726). With analysis of record 350 complete, it is determined if an additional record is to be analyzed (block 751).

[84] As record 355 remains for analysis, it is retrieved from money transfer record 400 (block 706) and compared with reference designator list 500 as illustrated in Fig. 7c (block 711). As illustrated by Fig. 8i [8k], sPhone 309 of record 355 matches a phone number within phone field 520 of designator 810f (blocks 763,767). Based on this indication, it is determined that record 355 is related to reference designator 810f, thus, record 355 is associated with record designator 810f (block 721).

[85] This association is accomplished by adding relevant information from record 355 to reference designator 810f. The updated reference designator 810 is illustrated as reference designator 810g on Fig. 8j [8m]. Reference designator 810g includes sNameLast 301 and sNameFirst 307 in name fields 510, 515 of reference designator 810g. Further, rPhone 337 is added to phone field 520. Time stamp 535 is not updated as sDate 319 is not more recent than the existing time stamp. With analysis of record 355 complete, it is determined if an additional record is to be analyzed (block 751).

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)		
	Jones (R0,R8,R9)	Edward (R0,R9)	5555555554 (R8)			
		Ed (R8)	76543210 (R8,R9)			
000000002			6666666666 (R9)			
	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6)	09876 (R6)	
	Johnson (R2)	Bob (R2)	6543897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
000000003	Rose (R6)	Kevin (R6)	5656565656 (R7)			
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	01/18/2002
	Character (R3)	Bert (R3)	7865786578 (R3)			

FIG. 8X 81

500p

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)		
	Jones (R0,R8,R9)	Edward (R0,R9)	5555555554 (R8)			
		Ed (R8)	76543210 (R8,R9)			
000000002			6666666666 (R9)			
	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1,R2)	89004 (R1,R2)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4,R7,R10)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6,R10)	09876 (R6)	
	Johnson (R2)	Bob (R2)	6543897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6,R10)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R6)	Kevin (R6)	5656565656 (R7)			
	Nielson (R10)	Jackson (R10)	5678123465 (R10)			
000000003	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	01/18/2002
	Character (R3)	Bert (R3)	7865786578 (R3)			

555c

810g

820

FIG. 8a 8b